



Order Filed on November 18, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

54036

Morton & Craig LLC

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for Santander Consumer USA Inc.

Case number: 22-14842

Adv. No.

Hearing Date: 9-14-2023

Judge: (JKS)

In Re:

JUAN ROSARIO RODRIGUEZ

ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF AND CO-DEBTOR RELIEF UNDER CERTAIN CIRCUMSTANCES

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: November 18, 2023

A handwritten signature in black ink, appearing to read "J.K. Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

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Debtors: Juan Rosario Rodriguez/ 54036

Case No: 22-14842

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief and co-debtor relief under certain circumstances

This matter having brought before this Court on a Motion for Stay Relief filed by William E. Craig, Esq., attorney for Santander Consumer USA Inc., with the appearance of Robert C. Nisenson, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and his attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

1. That Santander Consumer USA Inc. ("Santander") is the holder of a first purchase money security interest encumbering a 2017 Toyota Tundra bearing vehicle identification number 5TFUY5F17HX599294.
2. That the debtors' account has arrears through October 2023 in the amount of \$2,415.80. The debtor is to cure the arrears as follows:
 - a. The debtor is to make an immediate payment of \$1,000.00 or Santander shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtor, his attorney, the non-bankrupt co-debtor and the chapter 13 trustee.
 - b. The debtor is to cure the remaining \$1,415.80 in arrears by making his regular monthly payment of \$848.91 plus an additional \$471.93 each month (for a total monthly payment of \$1,320.84), for the months of November 2023 through January 2024 (3 months). If the debtor fails to make any total monthly payment of \$1,320.84 by the date each payment falls due under the terms of the retail installment sales contract, Santander shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the debtor, his attorney, the non-bankrupt co-debtor and the chapter 13 trustee.

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Debtors: Juan Rosario Rodriguez/ 54036

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3. That beginning with his February 2024 payment, the debtor is to make each monthly payment directly to Santander under the terms of the retail installment contract. If the debtor fails to make any monthly payment to Santander within thirty (30) days after each payment falls due, Santander shall be entitled to stay relief upon filing a certification of default with the court and serving it on the debtor, his attorney, the non-bankrupt co-debtor and the chapter 13 trustee.
4. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA Inc. must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the debtor, his attorney, the non-bankrupt co-debtor and the chapter 13 trustee.
5. That the debtor is to pay Santander a counsel fee of \$438.00 through his chapter 13 bankruptcy plan.